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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Andrew First name L M	First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Bellon Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX0167	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	9xx - xx	9xx - xx

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Document Bellon  $\mathsf{L}\,\mathsf{M}$ Andrew Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
5.	Where you live		If Debtor 2 lives at a different address:
		316 W. Evergreen Ave  Number Street  Unit 4	Number Street
		Chicago IL 60610 City State ZIP Code  COOK County	City State ZIP Code  County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Bellon  $\mathsf{L}\,\mathsf{M}$ Andrew Debtor 1 Case Number (if known)

Pa	Tell the Court About Your Bankruptcy Case							
7.	The chapter of the Bankruptcy Code you		•	•		Required by 11 U.S.C. § 342(b) for Individuals page 1 and check the appropriate box.		
	are choosing to file under	■ Chap	ter 7					
	under	☐ Chap	ter 11					
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
		By la less t pay t	w, a judge may, han 150% of th he fee in installr	but is not required to e official poverty line ments). If you choose	o, wai that a this	nest this option only if you are filing for Chapter 7.  ve your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the Application to Have the 3B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	W	/hen	Case Number		
	last o years:	☐ res.	District	vv	nen _	MM / DD / YYYY		
			District None	W	hen _	Case Number		
			D: 1 : 1		,			
			District	W	hen _	Case Number  MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	No						
	filed by a spouse who is	☐ Yes.						
	not filing this case with you, or by a business parter, or by affiliate?		District	W	hen _	Case Number, if known		
						Relationship to you		
			District	W	hen _	Case Number, if known		
11.	Do you rent your residence?	□ No. ■ Yes.	residence?		judgm	ent against you and do you want to stay in your		
					ut an E	Eviction Judgment Against You (Form 101A) and file it with		

Debtor 1	Case 16-2858 Andrew First Name	B1 Doc	1 Filed 09/07/16 Document Bellon	Entered 09/07/16 09:15:40 Page 4 of 58 Case Number (if known)	Desc Main
Part 3	Report About Any Busin	iesses You Owr	ı as a Sole Proprietor		
ob b A b in s a a L l iff	Are you a sole proprietor of any full- or part-time ousiness?  a sole proprietorship is a susiness you operate as an advidual, and is not a eparate legal entity such as corporation, partnerhsip, or LC.  you have more than one ole proprietorship, use a eparate sheed and attach it or this petition.	■ No. □ Yes.	Go to Part 4.  Name and location of business  Name of business, if any  Number Street		
			_	defined in 11 U.S.C. § 101(27A)) (as defined in 11 U.S.C. § 101(51B)) 111 U.S.C. § 101(53A))	Zip Code
C B a d F b	Are you filing under Chapter 11 of the Bankruptcy Code and Ire you a small business lebtor? For a definition of small business debtor, see 1 U.S.C. § 101(51D).	appropriate balance strong document.  No. I  No. I  Yes. I	te deadlines. If you indicate that y heet, statement of operations, ca is do not exist, follow the procedu am not filing under Chapter 11. am filing under Chapter 11, but I the Bankruptcy Code.	am NOT a small business debtor according to the delam a small business debtor according to the de	your most recent or if any of these ne definition in
p a o ir p C p ir	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	_	What is the hazard?  If immediate attention is needed,	why is it needed?	

Where is the property? Number Street

that needs urgent repairs?

City

ZIP Code

State

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Debtor 1

Andrew

L M

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not require	d to	receive	а	briefing	about
credit counselin	g b	ecause o	of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-28581 Doc 1 Filed 09/07/16 Entered 09/07/16 09:15:40 Desc Main

Debtor 1 Andrew L M Bellon Page 6 of 58

Case Number (if known)

	1	6a Are your debts primarily	consumer dehts? Consumer dehts are de	efined in 11 U.S.C. & 101(8)					
. What kind of de	bts do	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."							
you have?									
		□No. Go to line 16b.  Yes. Go to line 17.							
	1	16b. <b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain							
		money for a business or investment or through the operation of the business or investment.							
		☐No. Go to line 16c. ☐Yes. Go to line 17.							
	1	6c. State the type of debts you o	we that are not consumer debts or business	debts.					
. Are you filing u	nder	☐ No. I am not filing under Ch	napter 7. Go to line 18.						
Chapter 7?		Yes. I am filing under Chapt	er 7. Do you estimate that after any exempt p	property is excluded and					
Do you estimate	e that after		es are paid that funds will be available to distri						
any exempt pro excluded and	perty is	No.							
administrative	expenses	— ∏Yes.							
are paid that fu		1 es.							
available for dis to unsecured cr									
How many cred	itors do	1-49	1,000-5,000	25,001-50,000					
you estimate th		☐ 50-99	5,001-10,000	<b>5</b> 0,001-100,000					
owe?		□ 100-199	10,001-25,000	☐ More than 100,000					
		200-999							
How much do y	ou	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion					
estimate your a	ssets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion					
be worth?		\$100,001-\$500,000	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	\$10,000,000,001-\$50 billion					
		\$500,001-\$1 million		☐More than \$50 billion					
How much do y		\$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion					
estimate your li to be?	abilities	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion					
to be:		■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion					
ort 71		<b>—</b> \$000,001 \$1 million		_ mere than \$60 pinters					
art 7: Sign Belov	N								
or you		have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and					
	c	·	ter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	• • • • •					
			did not pay or agree to pay someone who is a dread the notice required by 11 U.S.C. § 342	• •					
	1	request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.					
	V		nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.						
		/s/ Andrew L M Bellon Signature of Debtor 1		ature of Debtor 2					
		00/00/00							
		Executed on09/06/2016		uted on					

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Debtor 1	Andrew	LM	Bellon	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jonathan Daniel Parker	Date	Date:	09/06/2016	
Signature of Attorney for Debtor	24.0	MM / DD	) / YYYY	
Jonathan Daniel Parker				
Printed name				
Geraci Law L.L.C.				
Firm name				
55 E. Monroe St., #3400				
Number Street				
Number Street				
Number Street Chicago	IL	60603	3	
Chicago	IL State		3 Code	
		ZIP		v.com
Chicago	State	ZIP	Code	v.con
Chicago	State	ZIP	Code	v.con

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Debtor 1 Andrew L M Be	Bellon
First Name Middle Name Last	st Name
Debtor 2	
(Spouse, if filing) First Name Middle Name Last	st Name

# Check if this is an amended filing

### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B  1b. Copy line 62, Total personal property, from Schedule A/B	\$ 0 \$ 36,185
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 36,185
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)     2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$38,456
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$76,128
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,633.69
Schedule J: Your Expenses (Official Form 106J)     Copy your monthly expenses from line 22c of Schedule J	\$2,480.00

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Andrew L M Bellon Case Number (if known) \_ First Name Middle Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 3,924.72 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)  $_{-}0.00$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 27,161.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 27,161.00 9g. Total. Add lines 9a through 9f.

Fill in this inf	ormation to identify you			Entered 09/07/10 0 of 58	6 09:15:40	Desc	Main	
				0 01 30				
Debtor 1	Andrew First Name	L M Middle Name	Bellon Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the : _	NORTHERN Dist						
Case Number			(State)				Check if this	s is an
(If known)						á	amended fil	ing
Official Fo	orm 106A/B							
Schedul	e A/B: Propei	rty						12/15
ategory where esponsible for ages, write you Part 1:	you think it fits best. Be supplying correct inform or name and case numb describe Each Residence	e as complete and mation. If more sp eer (if known). Ans , Building, Land, or	Other Real Esate You Own or Ha	arried people are filing toge te sheet to this form. On the ve an Interest In	her, both are equal	ly		
No. Yes.	Describe		in any residence, building, land your entries fro Part 1, includir					
you have att	tached for Part 1. Write	that number here	·		>			\$0.00
Part 2:	escribe Your Vehicles							
-	meone else drives. If yo , trucks, tractors, sport  Describe		also report it on Schedule G: Ex	ecutory Contracts and Unex	ored Leases.			
	ake:	Audi A4	Who has an interest in the  Debtor 1 only	property? Check one.	Do not deduct s	ny secured o	laims on Sche	edule D:
	ear:	2006	Debtor 2 only		Creditors Who			
	pproximate Mileage:	140,000	Debtor 1 and Debtor 2 onl	у	Current value entire property		Current va	
	ther information:		At least one of the debtors	and another	¢	7,050.00	¢	7,050.00
	uiei iiioimauon.		Check if this is commu	unity property (see	<b>4</b>		Ψ	<u> </u>
М	ake:	Bmw	Who has an interest in the	property? Check one.	Do not deduct s	secured claim	ns or exemption	ns. Put
М	odel:	328	Debtor 1 only		the amount of a Creditors Who	•		
Y	ear:	2013	Debtor 2 only		Current value	of the	Current va	lue of the
A	pproximate Mileage:	45,000	Debtor 1 and Debtor 2 onl  At least one of the debtors		entire property	y?	portion yo	u own?
0	ther information:			, and another	\$2	22,175.00	\$	22,175.00
			Check if this is commu	unity property (see				
Examples: I No. Yes.  Add the doll	Boats, trailers, motors, person	onal watercraft, fishin	recreational vehicles, other vehing vessels, snowmobiles, motorcycle	accessories				\$ 29,225.00

Andrew

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Disclination

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Desc Main

First Name **Describe Your Personal and Household Items** 

Do	you own or	have any legal	or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions	
06.	Household	goods and furi	nishings		
	Examples:	Major appliances,	furniture, linens, china, kitchenware		
	Yes.	Describe	Furniture, linens, small appliances, table & chairs, bedroom set \$500	\$500.	<u>0</u> 0
07.		Televisions and ra	dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games		
	Yes.	Describe	Flat screen TV, computer, printer, cell phone \$2,000	\$ 2,000.	00
08.		Antiques and figur	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles		_
	Yes.	Describe		\$0.	<u>0</u> 0
09.	Examples:		hobbies nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments		
	Yes.	Describe	Golf Clubs \$1,000	\$ <u> </u>	<u>0</u> 0
10.	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment		
	Yes.	Describe		\$0.	<u>0</u> 0
11.	Examples:	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories		
	Yes.	Describe	Everyday clothes, leather coats, shoes \$200	\$ 200.	00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	<u> </u>	=-
	Yes.	Describe	costume jewelry, rings, wedding rings, watches \$2,000	\$ 2,00 <b>0</b> .	00
13.	Non-farm a Examples:	<b>animals</b> Dogs, cats, birds, l	norses	<u> </u>	<u>-</u> -
	Yes.	Describe		\$0.	<u>0</u> 0
14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list		
	Yes.	Describe		\$0.	<u>0</u> 0
			of your entries from Part 3, including any entries for pages you have attached >	\$5,700	).00
	ioi i aito.	······c mai mumi		<del></del>	

Debtor 1 Andrew Case 16-28581

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Document
Last Name

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Desc Main

First Name

ŀ	art 4:	Describe Your Fi	nancial Assets		
		r have any legal	or equitable interest in any	of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash Examples:	Money you have i	n your wallet, in your home, in a sa	afe deposit box, and on hand when you file your petition	
	No. Yes.	Describe			
17.	Deposits of	of money			\$ <u>0.0</u> 0
			s, or other financial accounts; certif If you have multiple accounts with	ficates of deposit; shares in credit unions, brokerage houses, the same institution, list each.	
	Yes.	Describe	Account Type:	Institution name:	
	_		Savings Account	Bank of America	\$0.00
			Checking Account	Bank of America	\$60.00
40	Daniela	to al formula - an orași	blish. Are de d ete ele		\$60.00
10.	-		publicly traded stocks tment accounts with brokerage firr	ms, money market accounts	
	Yes.	Describe	Institution or issuer name:		
				Fidelity	\$0.00
19.	Non-public	cly traded stock	and interests in incorporate	ed and unincorporated businesses, including an interest in	\$0.00
	Yes.	Describe	Name of Entity and Percent	of Ownership:	\$ 0.00
20.	Negotiable	instruments includ	le personal checks, cashiers' chec	le and non-negotiable instruments cks, promissory notes, and money orders. omeone by signing or delivering them.	<u> </u>
	Yes.	Describe	Issuer name:		\$0.00
21.	Examples:		RISA, Keogh, 401(k), 403(b), thrif	it savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institution	on name:	\$ 0.00
22.	-	eposits and pre	• •	nay continue service or use from a company	·
	Examples:	Agreements with I	andlords, prepaid rent, public utilit	ies (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual	l:	\$ 0.00
23.	Annuities No.	(A contract for a	a periodic payment of money	y to you, either for life or for a number of years)	
	Yes.	Describe	Issuer name and description		\$ 0.00
24.			IRA, in an account in a qualif (b), and 529(b)(1).	fied ABLE program, or under a qualified state tuition program.	
	Yes.	Describe	Institution name and descript	tion. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, eq	uitable or future	e interests in property (other	than anything listed in line 1), and rights or powers	
	Yes.	Describe			\$0.00
26.			emarks, trade secrets, and ot ames, websites, proceeds from roy		
	Yes.	Describe			\$ 0.00
					·

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Desc Main

portion you own? Do not deduct secured claims

or exemptions

<del>Döcument</del> Page 13 of 58 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ∐ No. Yes. Describe..... Debtor was bitten by a pit bull in Auugst 2016. Potential claim against the owner of the dog Possible claim against BP Movers for damaged furniture \$1,200 1,200.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$1,260.00 for Part 4. Write that number here ----Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. Part 5: 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes Current value of the

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38. Accounts receivable or commissions you already earned  No.	
Yes. Describe	\$ 0.00
39. Office equipment, furnishings, and supplies	
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, No.	, chairs, electronic devices
Yes. Describe	
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	\$
No.	
Yes. Describe	
41. Inventory	\$
No.	
Yes. Describe	
42. Interests in partnerships or joint ventures	<u> </u>
No. Name of Entity and Percent of Ownership:	
Yes. Describe	
43. Customer lists, mailing lists, or other compilations	\$ <u>0.0</u> 0
No.	
Yes. Describe	
	\$0.00
44. Any business-related property you did not already list  No.	
Yes. Describe	
	\$ <u>0.0</u> 0
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attac	ched
for Part 5. Write that number here	
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related properties.	erty?
No.	
Yes. Describe	\$ 0.00
47. Farm animals	\$ <u>0.0</u> 0
Examples: Livestock, poultry, farm-raised fish	
No.	
Yes. Describe	\$ 0.00
48. Crops—either growing or harvested	
No.	
Yes. Describe	\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	<u> </u>
No.	
Yes. Describe	
50. Farm and fishing supplies, chemicals, and feed	\$
No.	
Yes. Describe	
	\$ <u>0.0</u> 0

Debtor 1 Andrew Case 16-28581 Doc 1 Filed 09/07/16 Entered 09/07/16 09:15:40 Desc Main Page 15 of Bull Name Page 1

51. Any farm- and commercial fishing-related property you did not already list  No.		
Yes. Describe		\$ <u>0.0</u> 0
52. Add the dollar value of all of your entries from Part 6, including any entries for pages for Part 6. Write that number here	_	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Abo	ove	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 29,225.00	
57. Part 3: Total personal and household items, line 15	\$ 5,700.00	
58. Part 4: Total financial assets, line 36	\$ 1,260.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. <b>Total personal property.</b> Add lines 56 through 61	\$ 36,185.00	\$ 36,185.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$36,185.00

Official Form 106A/B Record # 711582 Schedule A/B: Property Page 6 of 6

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Fill in this information to identify your case:				
Debtor 1	Andrew	L M	Bellon	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)	
Case Number	r		_	
(If known)				

## Official Form 106C

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
1. Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
2. For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.	
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_500	\$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, cell phone	\$_2,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$2,000.00
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Golf Clubs	\$_1,000	<b></b> \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	09		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, leather coats, shoes	\$_200	<b></b> \$	735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 711582	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

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Page 17 of 58 Number (if known) Document Andrew Debtor 1 Last Name

Middle Name

**Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$500.00 costume jewelry, rings, wedding description: rings, watches \$ 2,000 \$ 500 Line from 100% of fair market value, up to 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$0.00 Brief Checking Account, Bank of \$ 60 \$\_0 America, 60.00 description: 100% of fair market value, up to Line from 17 any applicable statutory limit Schedule A/B: 3. Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 711582 Official Form 106C Record # Schedule C: The Property You Claim as Exempt Page 2 of 2

Fill in this in	Caso 16 295		Eilad 00/07/16	Entered 09/07/1	.6 09:15:40	Desc Main	
Fill in this in	formation to identify you	ır case:		8 of 58			
Debtor 1	Andrew	LM	Bellon				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the :	NORTHERN Distric	t of <u>ILLINOIS</u>				
Case Number			(State)			Check if thi	s is an
(If known)						amended fi	ling
Official F	orm 106D						
	<u> </u>	ho Have Cla	nims Secured by F	Property			12/1
Be as complete	and accurate as possible	le. If two married peopy the Additional F	ople are filing together, both age, fill it out, number the er	are equally responsible fo		ny	
	s, write your name and o	•	,				
	ditors have claims secur		with your other schedules. Yo	u hava nothing also to range	t on this form		
	l in all of the information b		with your other scriedules. Yo	ou have nothing else to repor	t on this form.		
Yes. Fil	i in all of the information t	below.					
Part 1:	List All Secured Claims						_
2. List all sec	cured claims. If a creditor	r has more than one	secured claim, list the credito	r senarately	Column A	Column A	Column C
for each cl	aim. If more than one cre	editor has a particula	r claim, list the other creditors r according to the creditors na	in Part 2.	Amount of claim  Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 <sub>BMW F</sub>	inancial Services	De	scribe the property that secure	es the claim:	<b>\$</b> 27,062.00	<b>\$</b> 22,175.00	<b>\$</b> 4,887.00
Creditor's			13 Bmw 328 with over 45,000		7		
5550 Br	itton Pkwy						
Number	Street	L					
			of the date you file, the claim	is: Check all that apply.			
Hilliard	OH	43026	Unliquidated				
City	State	Zip Code	Disputed				
_	the debt? Check one.	Na	ture of Lien. Check all that apply				
Debtor Debtor	•		An agreement you made (such as car loan)	s mortgage or secured			
=	1 and Debtor 2 only	Г	Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and anoth	ner	Judgment lien from a lawsuit				
☐ Check	if this claim relates to a		Other (including a right to offset)	<del></del>			
commi	unity debt						
2.0	was incurred		st 4 digits of account number scribe the property that secure		<b>\$</b> 3,442.00	<b>\$</b> 7,050.00	<b>\$</b> 0.00
Numark  Creditor's	Credit Union		06 Audi A4 with over _ miles	es the claim.	\$ <u>-0,112.00</u>	<b>4</b> 1,000.00	<b>\$</b> _0.00
PO Box			00 Addi A4 Willi ovel _ Illiles				
Number	Street	L					
			of the date you file, the claim	is: Check all that apply.			
Joliet	IL	60434	Unliquidated				
City	State	Zip Code	Disputed				
_	the debt? Check one.	Na	ture of Lien. Check all that apply				
Debtor Debtor	•		An agreement you made (such as car loan)	s mortgage or secured			
=	2 only 1 and Debtor 2 only	Г	Statutory lien (such as tax lien, m	nechanic's lien)			
=	one of the debtors and anoth	=	Judgment lien from a lawsuit	·			
	if this claim relates to a		Other (including a right to offset)				
	unity debt was incurred	La	st 4 digits of account number				
			his page. Write that number		\$_30,504.00		

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**Document** Andrew L M Debtor 1

Additional Page  After Isiting any entries on this by 2.4, and so forth.	page, number them beginning with 2.3, followed	Column A  Amount of claim  Do not deduct the value of collateral	Column A  Value of collateral that supports this claim	Column C Unsecured portion If any
Numark Credit Union	Describe the property that secures the claim:	<b>\$</b> 7,952.00	\$ <u>7,050.00</u>	\$ 902.00
Creditor's Name PO Box 2729 Number Street	2006 Audi A4 with over _ miles			
	As of the date you file, the claim is: Check all that apply.			
Joliet IL 604 City State Zip	Unliquidated			
Who owes the debt? Check one.	Nature of Lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another  Check if this claim relates to a community debt	Judgment lien from a lawsuit Other (including a right to offset)			
Data Daht was incurred	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 38,456.00

	Caso 16.2		Filad 00/07/16	Entered 09/07/16 09:15:40	Desc Main	
Fill in th	nis information to identify	your case:		0 of 58		
Debtor 1	Andrew	LM	Bellon			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if		Middle Name	Last Name			
(Opouse, iii	ming) Fist value	Wildle Halle	Lastivanie			
United S	States Bankruptcy Court for the	: <u>NORTHERN</u> District of	of <u>ILLINOIS</u> (State)		<b>П</b> а	
Case Nu					☐ Check if t	
	,				amended	i illing
JIIICIA	<u> I Form 106E/F</u>					12/15
se as complist the other of the	plete and accurate as pos ner party to any executory erty (Official Form 106A/B) vith partially secured clain	sible. Use Part 1 for cred contracts or unexpired and on <i>Schedule G: Ex</i> is that are listed in <i>Sche</i> tout, number the entried ur name and case numb	leases that could result in ecutory Contracts and Une edule D: Creditors Who Ha is in the boxes on the left.	ns and Part 2 for creditors with NONPRIORITY of a claim. Also list executory contracts on <i>Schetexpired Leases</i> (Official Form 106G). Do not individual of the Claims Secured by Property. If more space Attach the Continuation Page to this page. On the Claims Secured by Property.	<i>dul</i> e clude any is	
1. Do any	y creditors have priority u	nsecured claims against	you?			
No	o. Go to Part 2.					
Ye						
each d nonpri unsec	claim listed, identify what ty ority amounts. As much as ured claims, fill out the Con	pe of claim it is. If a claim possible, list the claims i tinuation Page of Part 1.	has both priority and nonport n alphabetical order accord	secured claim, list the creditor separately for each riority amounts, list that claim here and show both ing to the creditor's name. If you have more than olds a particular claim, list the other creditors in Pa uction booklet.)	n priority and two priority	
,				Total claim	Priority amount	Nonpriority amount
Part 2:	List All of Your NONPR	IORITY Unsecured Claims	:		amount	amount
	y creditors have nonpriori	ty uneocured claims and	sinet you?			
_	-		s form to the court with you	r other schedules		
Ye		or in this part. Oublint thi	s form to the court with you	Touter scriedules.		
4. List all	l of your nonpriority unsecured claim, list t	he creditor separately for ne creditor holds a particu	each claim. For each claim	or who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list litors in Part 3.If you have more than three nonpri	claims already	
AA AM	1EX	Look	A digita of account number			Total claim \$ 4,759.00
Cred PC	ditor's Name DBox 297812		the 4 digits of account number are was the debt incurred?			<u> </u>
Nur	mber Street	<b>A</b> o o	of the data you file the eleim	in. Charle all that apply		
			of the date you file, the claim Contingent	ть. Спеск ан шасарру.		
Ft   City		L 33329	Jnliquidated			
	owes the debt? Check one.	Late Zip Code	Disputed			
=	ebtor 1 only	_				
=	ebtor 2 only	- i	e of NONPRIORITY unsecure Student loans	ed claim:		
=	ebtor 1 and Debtor 2 only least one of the debtors and a		Student loans Obligations arising out of a sepa	aration agreement or divorce		
=	heck if this claim relates to	<u> </u>	hat you did not report as priority			
	ommunity debt	~ —		ng plans, and other similar debts		
	claim subject to offest?	_				
No.			Other. Specify			
	J-0					

Doc 1 Filed 09/07/16 Entered 09/07/16 09:15:40 Desc Main Case 16-28581 Page 21 of 58 **ը**ջբument Andrew L M Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.2 Bank of America	Last 4 digits of account number	<b>\$</b> 2,407.00
Creditor's Name		· <del></del>
PO Box 15168	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19850	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	<del>-</del>	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No ☐ Yes	Other. Specify Credit Card or Credit Use	
4.3 Barclays Bank Delaware	Last 4 digits of account number	<b>\$</b> 1,229.00
Creditor's Name		· <del></del>
125 S. West St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Wilmington DE 19801	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Condit Cond on Condit Han	
Yes	Other. Specify Credit Card or Credit Use	
4.4 Capital One	Last 4 digits of account number	<b>\$</b> 5,984.00
Creditor's Name	<del></del>	
PO Box 30285	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Salt Lake City UT 84130	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify	

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Page 22 of 58 Case Number (if known) **Document** Andrew L M Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase Bank \$ 8,171.00 Last 4 digits of account number \_ Creditor's Name PO Box 15298 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DE 19850 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes \$ 5,817.00 Citibank Last 4 digits of account number 4.6 Creditor's Name 701 E. 60th St., North When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_\_\_Credit Card or Credit Use Yes Discover Bank \$ 3,768.00 4.7 Last 4 digits of account number Creditor's Name PO Box 8003 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Hilliard OH 43026 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

No

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify \_\_\_Credit Card or Credit Use

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Case Number (if known) **Document** Andrew L M Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Elan Financial Services \$ 4,824.00 Last 4 digits of account number \_ Creditor's Name PO Box 790084 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Louis MO 63179 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Extended to Debtor(s) Yes \$ 6,535.00 Navient Last 4 digits of account number 4.9 Creditor's Name PO Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes-Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify \_ Yes Northwestern Lake Forest Hosp \$ 1,600.00 Last 4 digits of account number \_ Creditor's Name 660 N Westmoreland Road When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Lake Forest 60045 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

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4.11	PayPal Credit	Last 4 digits of account number	\$ <u>3,201.00</u>
	Creditor's Name		
	PO Box 5138	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Timonium MD 21094		
	City State Zip Code	Unliquidated	
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.12	Prosper	Last 4 digits of account number	\$ <u>7,207.00</u>
	Creditor's Name		
	221 Main St	When was the debt incurred?	
	Number Street		
	#300	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Francisco CA 94105	Unliquidated	
	City State Zip Code		
<u> </u>	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ī	Check if this claim relates to a	that you did not report as priority claims	
١ '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1 1	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		
4.13	US Department of Education	Last 4 digits of account number	\$ <u>6,882.00</u>
	Creditor's Name		
	PO Box 105081	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Atlanta GA 30348	Unliquidated	
	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	Li pispuica	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans	
[	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify	
	Yes	_	

Doc 1 Filed 09/07/16 Entered 09/07/16 09:15:40 Desc Main Case 16-28581 Page 25 of 58 Case Number (if known) \_\_\_ **Dacument** Andrew L M Debtor 1 First Name Wells Fargo EFS **\$** 13,744.00 4.14 Last 4 digits of account number Creditor's Name PO Box 5185 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? Other. Specify \_

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

List Others to Be Notified for a Debt That You Already Listed

Part 3:

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Debtor 1 Andrew

LM

**Document** 

76,128.00

Schedule E/F: Creditors Who Have Unsecured Claims

Add the Amounts for Each Type of Unsecured Claim

			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims	6f. Student loans	6f.	\$27,161.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	Other. Add all other nonpriority unsecured claims.  Write that amount here.	6i.	\$48,967.00

6j. Total. Add lines 6f through 6i.

Fill	l in this in	Caso 16 formation to ident		Filad 00/07/16	Entered 09/07/ 7 of 58	16 09:15:40	Desc Main	
De	btor 1	Andrew	L M	Bellon				
De	ebtor 1	First Name	Middle Name	Last Name				
	ebtor 2	First Name	Middle Name	Last Name				
	oouse, if filing)	First Name						
Ur	nited States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS (State)			Check if this is an	
	ase Number known)	<del></del>		_			amended filing	
Offi	icial Fo	orm 106G			<u></u>		3	
			ory Contracts and	Unexpired Lea	SAS			12/15
1. D	nation. If nonal pages o you hav No. Ch Yes. Fill st separat	nore space is needs, write your name e any executory ceck this box and so in all of the inform ely each person cont, vehicle lease,	cossible. If two married people ded, copy the additional page e and case number (if known). contracts or unexpired leases? ubmit this form to the court with nation below even if the contract or company with whom you hat cell phone). See the instruction	fill it out, number the e	ou have nothing else to rep Schedule A/B: Property (O	oort on this form.  Ifficial Form 106A/B)	for	
	nexpired le		om you have the contract or l	ease	State wha	at the contract or lease	e is for	
2.1					-			
	Name							
	Number	Street			-			
	City		State Zip	Code	-			
2.2								
	Name				-			
	Number	Street			-			
	Number	Guddi						
	City		State Zip	Code	-			
2.3					_			
	Name							
	Number	Street			-			
	City		State Zip	Code	-			
2.4								
	Name				-			
	Number	Street			-			
					_			
	City		State Zip	Code				
2.5					-			
	Name							
	Number	Street			-			

State Zip Code

City

Official Form 106G

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Fill in this in	formation to ident	tify your case:	
Debtor 1	Andrew	L M	Bellon
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number			
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any A	dditional Page	es, write your name and case n	umber (if Known). Answer e	very questioi	1.
1. <b>D</b>	o you have ar	y codebtors? (If you are filing a	joint case, do not list either s	spouse as a c	odebtor.)
	No.				
		B years, have you lived in a cor nia, Idaho, Lousiiana, Nevada, N	• • • •		nmunity property states and territories include on, and Wisconsin.)
	No. Go to li	ne 3.			
	Yes. Did yo	ur spouse, former spouse, or le	gal equivalent live with you at	t the time?	
	_	nwhich community state or territo	ory did you live?	F	ill in the name and current address of that person.
	Name of y	rour spouse, former spouse or legal equiva	alent		
	Number	Street			
	City		State	Zip Code	
	Column 1: Yo	or Schedule G to fill out Columi	n 2.		Column 2: The creditor to whom you owe the debt  Check all schedules that apply:
3.1					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 711582 Schedule H: Your Codebtors Page 1 of 1

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			Document	Page 29 of 58
Fill in this in	formation to identi	ify your case:		
Debtor 1	Andrew First Name	L M Middle Name	Bellon Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States  Case Number (If known)		the : <u>NORTHERN DISTRICT (</u>	DF ILLINOIS	Check if this is:  An amended filing
				A supplement showing post-petition chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
Schedul	e I: Your I	ncome		12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed  X Not employed	Ė	Employed  Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation				
	Occupation may Include student or homemaker, if it applies.	Employers name				
		Employers address				
					<u>,                                      </u>	
		How long employed there?				
Pa	ort 2: Give Details About Month	ly Income				
	spouse unless you are separated. If you or your non-filing spouse ha	the date you file this form. If you have more than one employer, combin ce, attach a separate sheet to this form.	e the information for			
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.		ry and commissions (before all payr calculate what the monthly wage wor		\$0.00	\$0.00	
3.	Estimate and list monthly overti	ime pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add lin	e 2 + line 3.		\$0.00	\$0.00	

 Official Form 106I
 Record # 711582
 Schedule I: Your Income
 Page 1 of 2

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Last Name

Document Andrew  $\mathsf{L}\,\mathsf{M}$ Debtor 1 Middle Name

First Name

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Case Number (if known)

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	/ line 4 here	4.	\$0.00		\$0.00		
5. <b>L</b> i		payroll deductions:						
		ax, Medicare, and Social Security deductions	5a. _	\$0.00		\$0.00		
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. _	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. _	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. <b>C</b>	Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. <b>L</b>	Inion dues	5g.	\$0.00		\$0.00		
		Other deductions. Specify:	5h. 	\$0.00		\$0.00		
6. <b>A</b> c	ld the	<b>payroll deductions</b> . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. <b>C</b> a	lcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. <b>Li</b> s	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d. —	\$1,633.69		\$0.00		
	8e.	Social Security	8e. —	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,633.69		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,633.69 +		\$0.00	: Г	\$1,633.69
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	<b>+ 1,222122</b>	<u> </u>	<b>V</b> 0.00	_	<b>V</b> 1,000.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives.  ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen ot available to				11.	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.			_	
		that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if i	applies		12.	\$1,633.69
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?					

Fill in this in	nformation to identify yo	ur case:				
Debtor 1	Andrew	LM	Bellon	Check if this is	s:	
D.14.0	First Name	Middle Name	Last Name		ded filing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ment snowing positis of the following o	t-petition chapter 13 date:
United States	s Bankruptcy Court for the : _	NORTHERN DISTRICT (	OF ILLINOIS_			
Case Numbe	r			MM / DD	/ YYYY	
					=	2 because Debtor 2
Official F	<u>form 106J</u>			☐ maintains	s a separate house	ehold.
Schedu	le J: Your Ex <sub>l</sub>	penses				12/14
	needed, attach another		= =	are equally responsible for supp ages, write your name and case n		
	Describe Your Household					
	Go to line 2.  Does Debtor 2 live in a s	separate household? t file a separate Schedu	le J.			
2. Do you	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	st Debtor 1 and 2.		this information for dent			X No
	state the dependents'					Yes
names.						x No
						Yes X No
						Yes
						X No
						Yes
						X No
						Yes
	expenses include	X No				
	f and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	onthly Expenses				
-				m as a supplement in a Chapter 1		
the applicable		picy is filed. If this is a	Supplemental Schedule 3	, check the box at the top of the f	oriii and iiii iii	
	-	=	ance if you know the value Income (Official Form 106		,	Your expenses
	ται or nome ownersnip e t for the ground or lot.	xpenses for your resid	ence. Include first mortgag	e payments and	4.	\$1,400.00
	cluded in line 4:					
4a. Re	eal estate taxes				4a.	\$0.00
4b. Pr	roperty, homeowner's, or	renter's insurance			4b.	\$0.00
4c. Ho	ome maintenance, repair,	and upkeep expenses			4c.	\$0.00
4d. Ho	omeowner's association o	r condominium dues			4d.	\$0.00

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Last Name

Document Andrew LM

Middle Name

Debtor 1

First Name

Case Number (if known) \_

			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$150.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$120.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$350.00
3.	Childcare and children's education costs	8.		\$0.00
9.	Clothing, laundry, and dry cleaning	9.		\$100.00
10.	Personal care products and services	10.		\$45.00
11.	Medical and dental expenses	11.		\$50.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$120.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$50.00
	Charitable contributions and religious donations	14.		\$0.00
	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$90.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.0
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.		\$0.00
	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.00
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.0
			\$	0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	Ψ	0.00

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Debtor	1 Andrew	L M	Bellon	Case Number (if known)		
	First Name	Middle Name	Last Name			
21.	Other. Spe	ecify:Postage/Bank Fees (\$5.00),		_	21.	\$5.00
22	Your mont	hly expense: Add lines 4 through 21.			22.	\$2,480.00
	The result i	s your monthly expenses.			_	_
23.	Calculate y	our monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a	\$1,633.69
	23b.	Copy your monthly expenses from line	22 above.		23b. <b>–</b>	\$2,480.00
		Subtract your monthly expenses from y	our monthly income.		23c.	-\$846.31
		The result is your <i>monthly net income</i> .				_
24.	Do you exp	pect an increase or decrease in your e	xpenses within the year after you	file this form?		
	For example	e, do you expect to finish paying for you	ur car loan within the year or do you	expect your		
	mortgage p	payment to increase or decrease because	se of a modification to the terms of y	our mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record # 711582
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	ill in this information to identify your case:						
Debtor 1	Andrew	L M	Bellon				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
		the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>				
Case Number (If known)	·						

### Official Form 106 Dec

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under manufact of maritims, I dealers that I have used the	accompany and askedulas filed with this deslayation and that they are two and
correct.	summary and schedules filed with this declaration and that they are true and
★ /s/ Andrew L M Bellon	<b>x</b>
Signature of Debtor 1	Signature of Debtor 2
Date 09/06/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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			OCUITICITE	auc 33 t
Fill in this in	formation to ident	tify your case:		
Debtor 1	Andrew	L M	Bellon	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the: NORTHERN District of	ILLINOIS	
			(State)	
Case Number			, ,	
(If known)			_	
, ,				

## Official Form 107

#### Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.  Part 1:  Give Details About Your Marital Status and Where You Lived Before				
01.	What is your current marital status?  Married  Not married			
	During the last 3 years, have you lived anywhere other than where you live now?  No.  Yes. List all of the places you lived in the last 3 years. Do not include where you live now.			
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
	415 Marshfield, North Aurora, IL	From 5/15/2015 To 6/1/2015	Same as Debtor 1	Same as Debtor 1
	182 W Lake #1807, Chicago, IL 60601	From 6/1/2015 To 5/20/2016	Same as Debtor 1	Same as Debtor 1
03 Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)  ■ No.  □ Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).				
Pa	Explain the Sources of Your Income			

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Case Number (if known)

Bellon

First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$21,699 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$37,211 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, Wages, commissions. \$55.523 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) \$754 Unemployment From January 1 of current year until Compensation the date you filed for bankruptcy: Unemployment \$2.523 For last calendar year: Compensation (January 1 to December 31, 2015) **IRA Distributions** \$4,385 For last calendar year: (January 1 to December 31, 2015)

Debtor 1

Andrew

L M

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		Document	Page 37 of 58
Andrew	L M	Bellon	Case Number (if known)

	First Name	Middle Name	Last Name				
P	art 3: List Certain Pa	yments You Made Before You File	ed for Bankruptcy				
06	Are either Debtor 1's o	r Debtor 2's debts primarily cor	nsumer debts?				
	— "incurred by an	1 nor Debtor 2 has primarily continuity individual primarily for a personately service of the personate of t	al, family, or househ	old purpose."	- , ,	as	
	☐ No. Go to	line 7.					
	total amou child supp	elow each creditor to whom you nt you paid that creditor. Do not ort and alimony. Also, do not incl	include payments fo ude payments to an	r domestic support ob attorney for this bank	ligations, such as ruptcy case.		
	" Subject to adjustn	nent on 4/01/16 and every 3 year	rs after that for case	s filed on or after the c	aate of adjustment.		
	_	Debtor 2 or both have primarily days before you filed for bankru		y creditor a total of \$6	00 or more?		
	No. Go to	line 7.					
	creditor. D	elow each creditor to whom you o not include payments for dome lso, do not include payments to a	estic support obligati	ons, such as child sup			
			Dates of payments	Total amount paid	Amount you stil	I owe W	as this payment for
07	Insiders include your rel corporations of which yo	·	atives of any genera i in control, or owner e proprietor. 11 U.S	I partners; partnership of 20% or more of the C. § 101. Include pay	s of which you are a gene eir voting securities; and a ments for domestic suppo	managing ort obligations	
			Dates of payment	Total amount paid	Amount you still owe	Reason fo	r this payment
	Debtor's father		2015	\$1,000	\$unknown	Debt owed	
08	an insider?	u filed for bankruptcy, did you ma bbts guaranteed or cosigned by a sts to an insider.		transfer any property	on account of a debt that	t benefited	
			Dates of payment	Total amount paid	Amount you still owe		or this payment editor's name
P	art 4: Identify Legal a	ections, Repossessions, and Fore	closures				

Debtor 1

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Debto	r 1	Andrew	LM	Bellon	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
09	List	•	personal injury cases		ction, or administrative proceeding collection suits, paternity actions, s		
		No.					
		Yes. Fill in the details.					
				Nature of the case	Court or agency		Status of the case
10	Che	ck all that apply and fill in		iny of your property repossessed,	foreclosed, garnished, attached, s	eized, or levied?	
	_	No. Go to line 11					
		Yes. Fill in the information	below.				
11		nin 90 days before you filo efuse to make a payment			or financial institution, set off an	y amounts from y	our accounts
		No. Go to line 11					
	=	Yes. Fill in the information	helow				
12	_			s any of your property in the pos	session of an assignee for the be	enefit of creditors	а
		t-appointed receiver, a c					-
	N	No.					
	□ Y	es.					
P	art 5	List Certain Gifts and	Contributions				
13	With	nin 2 years before you file	ed for bankruptcy, di	d you give any gifts with a total	value of more than \$600 per pers	on?	
		No.					
		Yes. Fill in the details for e	each gift.				
14	With	nin 2 years before you file	ed for bankruptcy, di	d you give any gifts or contribut	ions with a total value of more th	an \$600 to any ch	arity?
		No.					
	_	Yes. Fill in the details for e	each gift				
	Ч	res. I ill ill the details for e	aon girt.				
		List Certain Losses					
	art 6:						
15		nin 1 year before you filed abling?	l for bankruptcy or s	ince you filed for bankruptcy, di	d you lose anything because of t	neft, fire, other dis	saster, or
		No.					
		Yes. Fill in the details for e	ach gift.				
P	art 7:	List Certain Payments	or Transfers				
10							
16	con	sulted about seeking ban	kruptcy or preparing	g a bankruptcy petition?	our behalf pay or transfer any pro les for services required in your b		ou
	П	No.					
	=	Yes. Fill in the details					
		res. I ili ili tile details					
	F	Party Contact Info		Description and value of an	y property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.					\$1,300.00
		55 E. Monroe Street #34	00				
		Chicago,IL 60603					

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Bellon

Case Number (if known) First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Checking American Funds IRA XXX - <u>Unknown</u> Fall of 2015 \$4,500 Savings Money market Brokerage Other 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

Andrew

L M

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ebtor)	1	Andrew	L M	Bellon	Case Number (if known)		
		First Name	Middle Name	Last Name			
22	Have	e vou stored prop	erty in a storage unit o	r place other than your home within 1	year before you filed for bankruptcy?		_
	_		orry u ororugo u o	, p	, our 201010 you mou to 22 apto, .		
	=	No.					
	□ \	Yes. Fill in the deta	ills.				
				Who else has or had access to it?	Describe the contents	Do you still have it?	
						nave it:	
Pa	ırt 9:	Identify Prope	rty You Hold or Control f	or Someone Else			
	-	ou hold or contro	I any property that son	neone else owns? Include any proper	ty you borrowed from, are storing for, or I	nold in trust	
	<b>I</b>	No.					
	=	Yes. Fill in the deta	ils.				
	_			Where is the property?	Describe the property	Value	
Par	rt 10:	Give Details A	bout Environmental Info	rmation			
For t	the p	ourpose of Part 10	, the following definition	ons apply:			
_							
h	nazaı	rdous or toxic sub	ostances, wastes, or m	or local statute or regulation concerni aterial into the air, land, soil, surface v the cleanup of these substances, was			
		=	n, facility, or property ate, or utilize it, includ	<del>-</del>	w, whether you now own, operate, or util	ize	
				onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic		
Repo	ort a	II notices, release	s, and proceedings tha	at you know about, regardless of wher	they occurred.		
24	Has	any governmenta	I unit notified you that	you may be liable or potentially liable	under or in violation of an environmental	law?	
Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?  No.							
	=						
	П,	Yes. Fill in the deta	IIIS.			D	
				Governmental unit	Environmental law, if you know it	Date of notice	
25	Have	e you notified any	governmental unit of a	any release of hazardous material?			
	_						
	=	No.					
	' П	Yes. Fill in the deta	IIIS.				
				Governmental unit	Environmental law, if you know it	Date of notice	
26	Have	e you been a party	in any judicial or adm	inistrative proceeding under any envi	ronmental law? Include settlements and o	orders.	
	=	No.					
	Ч,	Yes. Fill in the deta	IIIS.			0	
				Court or agency	Nature of the case	Status of the case	
		Give Deteile A	haut Yaur Business av C	annastiana ta Anu Businasa			
Par	rt 11:	Give Details A	bout four business of C	onnections to Any Business			
27	With	in 4 years before	you filed for bankrupto	y, did you own a business or have an	y of the following connections to any bus	iness?	
		A sole propriet	or or self-employed in	a trade, profession, or other activity,	either full-time or part-time		
		A member of a	limited liability compa	ny (LLC) or limited liability partnershi	o (LLP)		
	ĺ	— ∏A partner in a p	partnership				
		= '	ctor, or managing exec	cutive of a corporation			
		_		or equity securities of a corporation			
	ı		.oust 0 /0 or the voully	or equity securities of a corporation			
	١	No. None of the ab	ove applies. Go to Part	12.			
	=		* *	he details below for each business.			
	_		· ·				

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Debtor 1	Andrew	L M Bellon		Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before itutions,	• • •	you give a financial statemen	t to anyone about your business? Include all financial
	No.			
	Yes. Fill in the deta	ils.		
		Date iss	sued	
Part 12	Sign Below			
answ in co 18 U.	ers are true and co	orrect. I understand that mak nkruptcy case can result in f 1519, and 3571.	ing a false statement, conceal ines up to \$250,000, or impriso	is, and I declare under penalty of perjury that the ing property, or obtaining money or property by fraud onment for up to 20 years, or both.
	Signature of Debto	r 1	Signature o	f Debtor 2
	Date 09/06/2016 MM / DD /		Date	/ DD / YYYY
	lo 'es ou pay or agree to		of Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
		on		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).

Fill in this in	Case 16.29 Iformation to identify		Filad 00/07/16	Entered 09/07/16 09:15:40 2 of 58	Desc Ma
Debtor 1	Andrew	LM	Bellon		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		:NORTHERN DISTRIC	T OF ILLINOIS EASTERN		
<u>DIVISION</u> [	District of <u>ILLINOIS</u>		(State)		☐ Check

### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- $\blacksquare$  you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

-	or any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the Information below.						
Identify the credit	or and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?				
Creditor's name:  Description of property securing debt:	BMW Financial Services  2013 Bmw 328 with over 45,000 miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes				
Creditor's name:  Description of property securing debt:	Numark Credit Union  2006 Audi A4 with over _ miles	Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	■ No □ Yes				
Creditor's name:  Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes				
Creditor's name:  Description of property securing debt:		Surrender the property Retain the property and redeem it Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	□ No □ Yes				

Debtor 1

Case 16-28581 Andrew

Doc 1

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Desc Main

List Your Unexpired Personal Property Leases

5	in the state and the surfice of Leases (Official Forms 4000)
For any unexpired personal property lease that you listed in Schedule G: Executory C	
fill in the information below. Do not list real estate leases. Unexpired leases are leases	
ended. You may assume an unexpired personal property lease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Loggaria nama:	□ No
Lessor's name:	
Description of legand	Yes
Description of leased property:	
property.	
Lessor's name:	□ No
Description of leased	☐ res
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□No
	□Yes
Description of leased	
property:	
l cocorio nomo:	□No
Lessor's name:	
Description of leased	□Yes
property:	
proporty.	
Lessor's name:	□No
	<u> </u>
Description of leased	☐Yes
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property	/ of my estate that secures a debt and any
personal property that is subject to an unexpired lease.	
🗶 /s/ Andrew L M Bellon	
Signature of Debtor 1 Signature of Debtor	г2
Date Dated: 09/06/2016 Date	
MM / DD / YYYY MM / DD /	

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court

			NORTHERN DIS	STRICT OF ILLINOIS EAST	ERN DIVISIO	ϽN	
ln 1	re						
Ano	drew L M Bo	ellon / Debto	r		Case No:		
					Chapter:	Chapter 7	
			DISCLOSUDE OF C	COMPENSATION OF ATTOD	NEV EOD DEI	PTOD	
con	npensation pa	aid to me with	329(a) and Fed. Bankr. P. 201 nin one year before the filing	16(b), I certify that I am the attor of the petition in bankruptcy, or a	ney for the abov	re named debtor(s d to me, for servi	ces
	For legal s	ervices, I hav	e agreed to accept	\$2,195.00			
	Prior to the	e filing of this	statement I have received	\$1,300.00			
	Balance D	ue		\$895.00			
2.	The source	of the compe	ensation paid to me was:				
	Debt	or(s)	Other: (specify				
3.	The source	of compensa	tion to be paid to me is:				
	Deb	otor(s)	Other: (specify				
4.		-		ompensation with any other perso	on unless they ar	re members and a	ssociates
	of my	law firm. A	_				
5.			isclosed fee, I have agreed to	render legal service for all aspec	ts of the bankru	ptcy	
	-		tor's financial situation, and r	rendering advice to the debtor in	determining wh	ether to file a peti	ition in
	b. Prepar	ation and filin	ng of any petition, schedules,	statements of affairs and plan wl	hich may be req	uired;	
	c. Repres	sentation of th	ne debtor at the meeting of cre	editors and confirmation hearing,	, and any adjour	ned hearings ther	eof;
	d. Repres	sentation of th	ne debtor in adversary proceed	dings and other contested bankru	ptcy matters;		
	e. [Other	provisions as	s needed]				
DISCLOSURE OF  1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in compensation to the filing of this statement I have received Balance Due  2. The source of the compensation paid to me was:  Debtor(s)  Other: (specify  3. The source of compensation to be paid to me is:  Debtor(s)  Other: (specify  4. I have not agreed to share the above-disclosed of my law firm.  I have agreed to share the above-disclosed compof my law firm. A copy of the agreement, togattached.  In return for the above-disclosed fee, I have agreed case, including:  a. Analysis of the debtor's financial situation, and bankruptcy;  b. Preparation and filing of any petition, scheduled.  Representation of the debtor at the meeting of d. Representation of the debtor in adversary processors.	t dates, amendments to sched	lules, adversary	-	conversions to another			
	ſ			CERTIFICATION			
		payment to			r arrangement f	or	
			06/2016	/s/ Jonathan Daniel Parker			
		Date		Signature of Attorney			

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Geraci Law L.L.C. Name of law firm

Ered 09/07/16 09:15:40 Desc Mair e 45 of 58 Case 16-28581 Doc 1 File 1970 Have Line National Headquarters: 55 E. Monroe Street #3400 Chicage II Case 16-28581

Date: 6/3/2016

Consultation Attorney: PAR

Record #: 711-582



### Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

This amount does NOT INCLUDE court filing fees of \$335, or/costs Attorney fees for the Chapter 7 bankruptcy are \$\_\_\_\_\_ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

(Joint Debtor) ney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Andrew L M Bellon / Debtor Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/06/2016 /s/ Andrew L M Bellon

Andrew L M Bellon

X Date & Sign

Record # 711582 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A. Notice to Consumer Debtor(s)

In re Andrew L M Bellon

Page 2

deny your found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/06/2016	/s/ Andrew L M Bellon		
	Andrew L M Bellon		
Dated: 09/06/2016	/s/ Jonathan Daniel Parker		

/s/ Andrew I M Rellon

Attorney: Jonathan Daniel Parker

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Debto	or 1 Andrew L	_ M	Bellon	Case Number (if know	J		
	First Name	diddie Name	Last Name				
Par	idR Answer These Questions f	or Reporting Purposes					
16.	What kind of debts do you have?	•	an individual primarily for a pe	ots? Consumer debts are defined rsonal, family, or household purpo			
		-	usiness or investment or throug line 16c.	cs? Business debts are debts that the operation of the business or			
		16c. State the type	of debts you owe that are not c	onsumer debts or business debts			
17	Are you filing under Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution	Yes Lam filin		ne 18 mate that after any exempt proper inds will be available to distribute t			
bransserva	to unsecured creditors?						
18.	How many creditors do you estimate that you owe?	<ul><li>□ 1-49</li><li>□ 50-99</li><li>□ 100-199</li><li>□ 200-999</li></ul>	☐ 1,000 ☐ 5,001 ☐ 10,00		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100 \$100,001-\$50 \$500,001-\$1 r	,000 \_\$10,0 0,000 \_\$50,0	10,001-\$10 million 100,001-\$50 million 100,001-\$100 million ,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
20	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100 ■ \$100,001-\$50 □ \$500,001-\$1 r	,000	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Pa	11.78. Sign Below						
For	you	correct		penalty of perjury that the informati	·		
			•	e that I may proceed, if eligible, un ief available under each chapter, a	· · · · · · · · · · · · · · · · · · ·		
				gree to pay someone who is not an required by 11 U S C § 342(b).	attorney to help me fill out		
1		I request relief in ac	cordance with the chapter of tit	le 11, United States Code, specifie	ed in this petition.		
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1841, 1519, and 3571.					
		Signature of D	Dabtor 1	Signature	of Debtor 2		
		Executed on	: 2 / S /2016 MM / DD / YYYY	Executed of	on MM / DD / YYYY		

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		20			
Fill in this ii	nformation to ident	fly your case:			
Debtor 1	Andrew First Name	L M Middle Name	Bellon Last Name		
Debtor 2					
(Spouse if filing)	First Name	Middle Name	Last Name		
United States  Case Numbe		the : <u>NORTHERN</u> District of	(State)		
(If known)	Control state of the control of the		- Section of the sect	Check if this is an amended filing	
<u>Official F</u>	orm 106 De	<u>∋c</u>			
Declara	tion About	an Individual 1	Debtor's Schedul	es	12/15
If two married	people are filing to	gether, both are equally resp	consible for supplying correct in	nformation.	
You must file t	his form whenever	you file bankruptcy schedu	les or amended schedules. Mak	ing a false statement, concealing property, or	
obtaining mon	ey or property by fi			es up to \$250,000, or imprisonment for up to 20	
years, or sour	,00.0.0.33 (02, )				
	Sign Below		OCATINA UTOALIS NA ABANININA NI		AND STREET, ST
Did you pay	y or agree to pay so	omeone who is NOT an attor	ney to help you fill out bankrup	tcy forms?	
No.					
⊤ TYes	Name of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and	d
<b>L</b>	***************************************			Signature (Official Form 119).	
Under pena	sity of perjury, I dec	clare that I have read the sur	mmary and schedules filed with	this declaration and that they are true and	
conrect.		~ _			
3x//4			<b>%</b>		
Signatu	re of Debtor 1		Signature of Debtor 2	aria i maka ili ang aria ang	
	9,6,2016	â	Deta		
Date	M / DD / YYYY	<u>-</u>	Date MM / DD / Y	YYY	

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ebtor '	First Name				
	1 1111	Middle Name	Lasi Name		
	Vithin 2 years before ynstitutions, creditors,		you give a financial statement	to anyone about your business? Include all financial	
2000	No.				
I	Yes. Fill in the detai	ls.			
		Date is	sued		
Part	127 Sign Below				
an in	swers are true and co connection with a bar U.S.C. §§152 /341, 1	prect. I understand that maken the trunch of tru	ing a false statement, concealines up to \$250,000, or impriso	s, and I declare under penalty of perjury that the ng property, or obtaining money or property by fraud nment for up to 20 years, or both.  Tobelitor 2	
Di	d you attach addition	al pages to Your Statement	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
-	No Yes				
Di	id you pay or agree to	pay someone who is not ar	attorney to help you fill out ba	nkruptcy forms?	
	No				
	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice,  Declaration, and Signature (Official Form 119).	

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ebtor 1	Andrew	LM	Bellon	Case Number (if known)	
	First Name	Middle Name	Last Name		
Part 2	List Your Unexpire	ed Personal Property Le	ases		
or any	unexpired personal pro	operty lease that you li	isted in Schedule G: Executory C	ontracts and Unexpired Leases (Official Form	n 106G),
				that are still in effect; the lease period has n	ot yet
ided. `	You may assume an un	expired personal prop	erty lease if the trustee does not	assume it. 11 U.S.C. § 365(p)(2).	
Des	scribe your unexpired p	ersonal property lease	es		Will the lease be assumed?
		,	,		□ No
Less	sor's name:				
Des	cription of leased				LJ Yes
	perty:				
ADISTRIBUTED CONTROLS		ika tajapoteele as regus apirija paga mengarangan anga senendi akawa anaman anamarkan fi anak	k kitalahan 1 dalah sebagai ke Palamatan dan 1900-bah 1900-bah 1900-bah 1900-bah 1900-bah 1900-bah 1900-bah 19 Palamatan 1 dalah 1900-bah 19		
Less	sor's name:		an ang ang ang ang ang ang ang ang ang a		∐ No
Dec	cription of leased				Yes
	perty:				
critic velocity	ekta dambaranyi, kapadanyi ektyadani ratkost vokupla (an ili aperan errasso)	ed Russia (Parisauli Parisaa Russia Russia) on Turborni Albaria (Parisa)			
Less	sor's name:				No
			erappingense er eng. Approvement en myet end betry franken om dit alle blevaket i beskrive i 100 i 100 i 100 i		☐Yes
	cription of leased				
brot	oerty:				
Less	sor's name:				□No
181808-011-1-17-1-1					☐Yes
Des	scription of leased				
prop	perty:				
			200 kiloloku 175 kiloloku 200 kiloloku 1 ku 2 Proceedi Orde Kilolodu Asabu Karana Arhagagayaran dalik et da daba da Japana		□No
Les	sor's name:				□Yes
Des	scription of leased				Lires
prop	perty:				
MARKATAN PERO	enning van tijlengeneringen in der det de steere en betreek in de steere en beveld de steere en de steere en d	9 km/9802 100 k8999 v. 2017 1977 2011 A.D. 0470 P.C. 1974 F.H.H. 1844 F.H.H.			
Les	sor's name:	ga para kan na n			No
Des	scription of leased				Yes
	perty:				
ened abad Afran			dennus a com not un not de describ describer. Ano communicação hombra de video com de describer de describer d		uuseru en 2) tuvum as valmeel sulverumeel aleen mel Shinki mil teeleneleen riskult 1866 kilimid elemille mill mille sliperim quere
Les	sor's name:				□ No
ь				осово описов очения на вини поседие вы положения высовия вы высовить на выполняющий выполняющий выполняющий вы	Yes
	scription of leased perty:				
		e que entre e se seguinar que se direir entre			
D-win	Sign Below				
Parite	agn below	34000423044444440053430400 - 44544150600400400	Ludenda kina a Distributio de postante a costa de postante en en de Ludenda en en esta de la minima de postante a Austro de 1990 de 19		
-				y of my estate that secures a debt and any	
ersona	al property that is subje	ct to an unexpired leas	se.		
//		1	- 60		
<b>€</b> ∫	nature of Debtor 1		Signature of Debt	or 2	
	/c/ /	lor.	-		
Dai	Dated: //O	_/2(	Date		

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### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax. (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan Property taxes must be paid by you directly to avoid sale for delinquent taxes
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a deby is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object I I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SHIPE OUR PETITION IS ACCURATE!!!!

Dated:

*l 6 |*2016

Andrew L M Bellon

X Date & Sign

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Andrew L M Bellon / Debtor

Bankruptcy Docket #:

Judge:

#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT. Dated: 1/2016

Andrew L M Bellon

X Date & Sign

Record # 711582

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debt	lor 1	Andrew	LM	Bellon	Case N	umber (if known)		
		First Name	Middle Name	Last Name	Colum Debtoi		Column B Debtor 2 or non-filing spouse	
8. 1	Jnemp	oloyment compensation				\$125.67	\$0.00	
(	Do not under t	enter the amount if you cont he Social Security Act. Inste	tend that the amount received, list it here:	ed was a benefit				
	For yo	u						
	For yo	ur spouse						
		on or retirement income. Do t under the Social Security A		eceived that was a		\$0.00	\$0.00	
	Do no as a v	te from all other sources no t include any benefits receive ictim of a war crime, a crime sm. If necessary list other so	ed under the Social Securit against humanity, or intern	y Act or payments received ational or domestic				
	10a _					\$0.00	\$ 0.00	
	10b _				\$	0.00	\$0.00	
	10c T	otal amounts from separate p	pages. if any.		***	\$0.00	\$0.00	
11-		late your total current mont n Then add the total for Col				\$3,924.72 +	\$0.00	= \$3,924.72
P	वारिक्ष	Determine Whether the	Means Test Applies to You			Market 1985 1986   WALTER HOUSE PAR SAN		
		late your current monthly in Copy your total current mon		these steps:	Сору	line 11 here	12a.	\$3,924.72
		Multiply by 12 (the number of	of months in a year).					x 12
	12b	The result is your annual inc	come for this part of the form	m.			12b.	\$47,096.64
13	Calcu	late the median family inco	ome that applies to you. Fo	llow these steps:				
	Fill in	the state in which you live		IL				
	Fill in	the number of people in you	ır household.	1			r	
	To fin		income amounts, go online	usehold. Busing the link specified in the separate Be bankruptcy clerk's office			13.	\$49,741.00
14.	. How	do the lines compare?						
	14a.	X Line 12b is less than or ed Go to Part 3	qual to line 13. On the top o	of page 1, check box 1, There is no pre	esumption	of abuse.		
	14b.	Line 12b is more than line Go to Part 3 and fill out Fo		check box 2, The presumption of abus	e is deterr	mined by Form 12	22A-2.	
ſ	भाग अ	Sign Below						
		By signing here. I declare u	under penalty of perjury that	the information on this statement and	in any atta	achments is true a	and correct.	
		Andre	ew L M Bellon	-				
1								
		Date:: <u> </u>	/2016					
		If you checked line 14a, do	NOT fill out or file Form 12	2A-2.				
		If you checked line 14b, fill	out Form 122A-2 and file it	with this form.			gen - 11-2-11-11-11-2-11-11-11-11-11-11-11-11-	

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Form B 201A, Notice to Consumer Debtor(s)

In re Andrew L M Bellon / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptey Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: \_\_/\_\_\_/2016

Andrew L M Bellor

X Date & Sign

Dated: <u>916</u> /2016

Attornov Jonathan Daniel Barker

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court

		NOKTHEKN DIST	RICI OF ILLINOIS EASTERN DIVIL	SION
Inı	·e			
And	drew L M B	ellon / Debtor	Case No	o:
			Chapter	: Chapter 7
		DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR D	EBTOR
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016( aid to me within one year before the filing of he rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be p	paid to me, for services
	For legal s	services. I have agreed to accept	\$2,195.00	
	Prior to th	e filing of this statement I have received	\$1,300.00	
	Balance D	ue	-\$895.00	
2.	The source	e of the compensation paid to me was:		
	Deb	tor(s) Other: (specify		
3.	The source	e of compensation to be paid to me is:		
	Del	btor(s) Other: (specify		
4.	I have	e not agreed to share the above-disclosed com / law firm.	pensation with any other person unless they	v are members and associates
5.	of my	e agreed to share the above-disclosed compeny law firm. A copy of the agreement, together ned. or the above-disclosed fee, I have agreed to re	with a list of the names of the people sharing	ng in the compensation, is
	case, inclu	ding:		
		ysis of the debtor's financial situation, and rer	ndering advice to the debtor in determining	whether to file a petition in
		ruptey; tration and filing of any petition, schedules, st	atamonto of officine and plan which may be	required
	•	esentation of the debtor at the meeting of cred		
	•	esentation of the debtor in adversary proceeding		
	•		igs and other contested bankrupicy matters,	,
		er provisions as needed]		
6. cha	Fee does	nent with the debtor(s), the above-disclosed fe NOT include missed meeting or court all lien avoidances, dischargeability actions, oth	dates, amendments to schedules, advers	
			CERTIFICATION	
-		I certify that the foregoing is a complete payment to	e statement of any agreement or arrangemen	nt for
		me for representation of the debtor(s) in thi		
		Dated: 9/6 /2016	Jene face. Signature of Attorney	
		Date	Signature of Attorney	
			Geraci Law L.L.C.  Name of law firm	

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Debtor 1	Andrew	LM	Bellon	Case Number (ii	rknown)	
	First Name	Middle Name	Last Name			
represe if you a by an at	r attorney, if you are nted by one re not represented ttorney, you do not file this page.	proceed under Chapte each chapter for whic 11 U.S.C. § 342(b) ar the information in the	debtor(s) named in this petition, der 7, 11, 12, or 13 of title 11, Unite the person is eligible. I also cernd, in a case in which § 707(b)(4)(schedules filed with the petition is the petition is the petition in the petition in the petition in the petition is the petition in the petiti	d States Code, and have exp ify that I have delivered to the D) applies, certify that I have	lained the relief available under	
			n Daniel Parker		PPS,	
		Printed name				
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